

Amendments to the Claims

The listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

1. (Currently Amended) An automated invoice management for communication with at least one biller system of a biller and at least one payer system of a payer, the automated invoice management ~~electronic bill presentment and payment system~~ comprising:

~~at least one biller system and at least one payer system in communication with a payment processing system;~~

~~said payment processing system comprising~~

~~a database including i) invoice data in a standardized data structure, ii) status information related to adjustment, approval, and payment of each invoice represented by the invoice data, and iii) biller profile and payer profile~~ global information relating to said biller system and said payer system respectively and to the business relationship between the biller and the payer, and

an invoice loader for receiving invoice data from said biller system, translating the invoice data to a standardized data structure, and storing such invoice data in the database;

an application server for:

i) storing at least one modular business object containing specified instructions to govern financial transactions between said biller system and said payer system based on said global information;

ii) executing said business object upon instruction from at least one of the payer

Serial No.: 09/825,231

system and the biller system to modify at least one of the invoice data and invoice status data in accordance with the specified instructions to govern financial transactions between said biller system and said payer system included within at least one of the biller profile information and the payer profile information; and

ii) ~~wherein said application server permits~~ replacement of said business object with another modular business object containing other specified instructions using the same said biller profile information and payer profile global information to reflect an alteration of the business relationship between the biller and the payer.

Claims 2 -7 (Canceled)

8. (Currently Amended) A system as claimed in claim 1, wherein the database includes further comprising a database interface configured to receive messages from said selected business object in an extensible markup language format and a predetermined data schema; and

the replacement business object interfaces with the database interface using the extensible markup language format and the predetermined data schema.

9. (Original) A system as claimed in claim 8, wherein said database interface is further configured to structure and generate calls to said database for execution in standard query language format, based on said extensible markup language formatted messages received from said selected business object.

10. (Original) A system as claimed in claim 9, wherein said database interface is further configured to receive from said database responses to said standard query language formatted calls.

11. (Original) A system as claimed in claim 10, wherein said database interface is

Serial No.: 09/825,231

further configured to structure and generate messages to said selected business object in an extensible markup language format, based on said database responses.

12. (Canceled)

13. (Original) A system as claimed in claim 1, wherein said business object is selected from the group consisting of: an object for reviewing invoices, an object for making adjustments to invoices, and an object for initiating invoice payment.

14. (Original) A system as claimed in claim 1, wherein said payment processing system is capable of connection to a network, and wherein said biller system and said payer system comprise hardware and software for connecting to said payment processing system via said network.

15. (Canceled)

16. (Original) A system as claimed in claim 14, wherein said network is selected from the group consisting of: local area network, wide area network, internet, intranet, extranet, a TCP/IP-based network, a wireless network, an e-mail based network of e-mail transmitters and receivers, a modem-based telephonic network, and an interactive telephonic network accessible to users by telephone.

17. (Original) A system as claimed in claim 16, wherein said payment processing system is further operable to perform an action via said network selected from the group consisting of: transmitting to said payer system said invoice data, adjudicating said invoice data, allowing said payer system to pay said biller system, and one or more of the foregoing actions in combination.

Serial No.: 09/825,231

18. (Canceled)

19. (Original) A system as claimed in claim 14, wherein said payment processing system further comprises computer-readable memory adapted for receiving and storing data and commands from said biller system and said payer system via said network.

20. (Original) A system as claimed in claim 1, wherein said payment processing system further comprises a security mechanism for restricting unauthorized access.

21. (Original) A system as claimed in claim 20, wherein said security mechanism is selected from the group consisting of: a digital signature, a PIN number, a password, a master key, and one or more of the foregoing in combination.

Claims 22 -34 (Canceled)